

United States Bankruptcy Court
Southern District of Georgia

In re **Randy L. Williams**
Nancy M. Williams

Debtor(s)

Case No. 09-60347

Chapter **13**

CHAPTER 13 PLAN AND MOTION

[General Order 2005-3 Approved Form]

1. Debtor(s) shall pay to the Trustee the sum of \$ **225.00** for the applicable commitment period of:

☒ 60 months: **or**

(If applicable include the following): These plan payments

☐ a minimum of 36 months. § 1325(b)(4).

change to \$_____ in month _____.

2. From the payments so received, the Trustee shall make disbursements as follows:

(a) The Trustee percentage fee as set by the United States Trustee.

(b) Attorney fees allowed pursuant to § 507(a)(2) of \$ **2500.00** to be paid in accordance with applicable General Orders of this Court.

(c) Other § 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.

(d) ☐ Monthly payments according to the contract on the following long-term debts. § 1322(b)(5). (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim):

CREDITOR

MONTH OF FIRST TRUSTEE
PAYMENT

INITIAL MONTHLY
PAYMENT

-NONE-

IN THE ALTERNATIVE:

☒ Debtor will make post-petition payments direct to creditor according to the contract on the following long-term debts:

CREDITOR

INITIAL MONTHLY PAYMENT

BB&T

\$633.00

BB&T

\$284.00

Queensborough Ntl Bank and Trust

\$1,200.00

(e) Fully Secured Allowed Claims and Executory Contracts as set forth below:

CREDITOR

COLLATERAL

ESTIMATED INTEREST RATE
CLAIM

MONTHLY
PAYMENT

-NONE-

(f) Undersecured Allowed Claims. Debtor moves to value the collateral partially securing the following claims pursuant to §506 and provide payment in satisfaction of those claims as set forth below:

CREDITOR

COLLATERAL

VALUATION

INTEREST
RATE
%

MONTHLY
PAYMENT

-NONE-

(g) Cure payments on allowed prepetition arrearage claims set forth below. § 1322(b)(5):

CREDITOR

ESTIMATED PREPETITION CLAIM

BB&T

\$1,266.00

CREDITOR
BB&TESTIMATED PREPETITION CLAIM
\$568.00

(h) The following unsecured allowed claims are classified to be paid at 100% ☐ with interest at ____ %; ☒ without interest.

CREDITOR
-NONE-

(i) Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in ¶2(f) or 6, will be paid a 0 % dividend or a prorata share of \$ 7500.00, whichever is greater.

3. Debtor will make § 1326(a)(1) pre-confirmation lease and adequate protection payments on allowed claims of the following creditors: ☐ Direct to the Creditor; or ☐ To the Trustee

CREDITORADEQUATE PROTECTION OR LEASE
PAYMENT AMOUNT**-NONE-**

4. Debtor will pay all post-petition domestic support obligations direct to the holder of such claim identified here. § 101(14A). Debtor requests Trustee to provide the statutory notice of § 1302(d) to these claimants.

CREDITOR
-NONE-ADDRESS

5. Pursuant to 11 U.S.C. §522(f), debtor moves to avoid the liens of the following creditors, upon confirmation but subject to § 349, with respect to the property described below:

CREDITOR
Capital OnePROPERTY
Judgment

6. The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below:

CREDITORDESCRIPTION OF
COLLATERALAMOUNT OF CLAIM
SATISFIED**Chrysler Financial****2007 Jeep Commander****Full Satisfaction**

7. Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by § 1325(a)(5).

8. Other provisions:

Debt to Bank of the West is contingent and paid by third party in possession.

Debt to HSBC/Polrs is contingent and paid by cosigner in possession.

Debt to Queensborough Bank for the property located at 388 Old Louisville Road is contingent and paid by cosigner in possession.

9. The amount, and secured or unsecured status, of claims disclosed in this Plan are based upon debtor's best estimate and belief. An allowed proof of claim will supersede those estimated claims. Objections to claims may be filed before or after confirmation. Debtor will increase payments in the amount necessary to fund allowed claims as this Plan proposes, after notice from the Trustee and a hearing if necessary, unless a Plan Modification is approved.

Date April 23, 2009

Signature /s/ Randy L. Williams
Randy L. Williams
Debtor

Date April 23, 2009

Signature /s/ Nancy M. Williams
Nancy M. Williams
Joint Debtor

Revised 10/2005